

RE-PUBLICATION OF THE SPEECHES

DELIVERED BY

JUDGE J. S. PIRTLE

—AND—

HON. E. J. McDERMOTT

—AT—

Masonic Temple, Friday, August 25, 1893.

SHOWING CHARLES D. JACOB AS

PARTY LINE MAN,

AN ALLEGED ECONOMIST,

AND AN INGRATE,

AND THAT HE SHOULD NOT BE ELECTED MAYOR.

JUDGE PIRTLE'S SPEECH.

Fellow-citizens of the City of Louisville, and more especially my Fellow-citizens of the Ward in which I live:

I very cheerfully accepted the invitation on behalf of the Tyler Club of the Sixth Ward to appear before you to-night and in brief, simple terms tell you why I, as a business man, shall vote for Henry S. Tyler for Mayor. (Applause.)

I saw in the paper yesterday morning that Charles D. Jacob said that he represented the respectable people of the city of Louisville, and that the other side he was fighting was a clique which had so long been in possession of power here. I wish he were here to-night to look into the faces I look into, that I might ask him if there were no respectable men supporting Henry S. Tyler. (Applause.)

I wish to draw no invidious distinctions, I shall make no comparisons, but I would like to go through this community from beginning to end and call the men two by two, one for Jacob and one for Tyler, and see which was the best crowd. But I care nothing for Mr. Jacob's arrogance, I care nothing for his bad temper, I care nothing for the fact that he makes this a personal contest and looks upon all men who differ with him as ingrates. If he were the best man for the place, if he would make a better Mayor than Henry S. Tyler, I would forgive him his faults. But, gentlemen, I can not compare the two men and for an instant concede that he is the equal of Henry S. Tyler for Mayor of this city. (Applause.) It is true that he has had twelve years' experience as your chief magistrate, and that Mr. Tyler has had but three, but in those three he has shown himself in every respect that makes a good Mayor the superior of Charles D. Jacob. (Applause.)

There are many reasons why Democrats should support Henry S. Tyler. There is one reason that I could not get over in favor of Mr. Jacob or any other man. I believe in the old Democratic doctrine, I believe in the practice of the Democratic party, which has always rewarded by re-election good and faithful service. (Applause.) Henry S. Tyler three years ago, when announcing himself as a candidate for the position of Mayor, promised you a clean administration. Has he given it to you? He certainly has. He promised an economical administration; and I shall assure you before I leave this stand that he has given you a cheap administration; that he has given you an administration such as we never yet have seen in the city of Louisville until his time. (Applause.) He further promised you that he would live within his income, and that at the end of his administration the citizens who gave him money to spend should not find that he had spent all that had been given and spent more. You find that all the bills for 1891 have been paid; not a dollar remains unpaid of all the debts which accrued in 1891. The bills for 1892 have been rapidly paid, and there are now good assets in the hands of the Treasurer to pay every dollar of those. Almost the last days of his administration have come, and there are no new debts to be created, and in the hands of the City Tax Collector there is a surplus of sixty and odd thousand dollars of certainly convertible assets; so that at the end of his administration Mr. Tyler will have kept his word to the very letter. He will have been a true, a faithful, and honest Mayor. He was the first regular Democratic nominee for Mayor. For the first time the party put up its own candidate, and I say here to you as a Democrat, believing that Mr. Tyler has fulfilled all the requisites for office that Thomas Jefferson required, that he has been honest and capable, he is entitled to a re-election at the hands of the Democratic party. (Applause.)

No man in the community should have stood up to contest the race with him. He should have been nominated not only by default, but with a rising vote of thanks. But there was one man in the community who did not thus recognize Mr. Tyler's merit. There was no call upon him to make the race, there was no demand on the part of the public that any one should contest with Mr. Tyler for the place. There was a universal sentiment that he had made a good Mayor. But Mr. Jacob, not satisfied with the honors that have been heaped upon him, honors many times not deserved, but having received all those honors, crowned with the laurel of victory, sent out by the people of the United States with the prestige of having been three times the Mayor of Louisville, and sent abroad to represent the American Nation in a foreign country, with all that, with all those honors, it seems to me that he might have been content to remain in a private station and let his friend and neighbor, who had done thus well as Mayor, receive from the Democratic party the endorsement he was entitled to.

I say if I considered Mr. Jacob the equal of Mr. Tyler, I would support Mr. Tyler against Mr. Jacob, and I would support him on that ground alone if nothing else; but when as a business man, a man of affairs, and one having a deep and abiding interest in this community, I contrast the career of Mr. Jacob with that of Mr. Tyler, I am strengthened in my confidence that my judgment is right, and that we ought without fail to elect Henry S. Tyler again as Mayor. You have heard on the streets, from the stands, and through the newspapers that it is not the fact that Mr. Tyler has administered the affairs of the city in a more business-like and more economical manner than Mr. Jacob. You have heard from the place where I now stand the statement made that Mr. Tyler was an extravagant Mayor, that he was not what we have all called him, an economical Mayor, but that the gentleman who now seeks his place, his predecessor, is by far the best administrator of the public affairs. Now, let us examine the facts. I do not care to go back as far as the beginning of Mr. Jacob's career as Mayor, it would be too tedious to undertake to go through so many years of his administration, but let us take the last administration of Mr. Jacob and compare it with the administration of Mr. Tyler. That is close. We can recollect it, and it will not produce confusion.

You have had it paraded to you that Tyler has spent so many hundred thousand dollars more upon the fire department than Jacob did. Let us see how the facts stand on that. The increase in the three years of Tyler over those of Jacob in the expenditure in this department was \$158,977. That fact is given you without a word of explanation, and men seek to persuade you that because more money was spent that therefore it was wasted. Now, what is the truth of this? At the end of Jacob's administration it was found that the fire department was entirely inadequate to the necessities of this great city. We needed several new engines, several hook and ladder companies, a water tower, and several other important articles of apparatus, and we needed houses to put those in. Arrangements had already been made for the building of those houses; they were partially built. They had to be completed. Public necessity demanded that we should have an increase in the fire department, and Mr. Tyler, as a sensible business man, went on and completed this work, and gave you a far better fire department than you had ever had before. Now, let me give you a few items of expense that he incurred. The whole difference, you will remember, was \$158,000 in round numbers. The increase due to the wages of the new firemen alone—the men necessary to be employed in order to make the fire department effective—amounted to \$108,000. Will any one deny that these men should be paid for their work? Will any man in this community say that the fire department is paid too much for what it does? Remembering as we do the gallant fights those men have made against the destructive element, and the many lives that have been lost in the last few years in those gallant fights, I dare any man to stand up here and say that we have paid those men too much. (Applause.)

I say "we;" I am identifying myself with my Mayor. You all know that I have nothing to do with the city government. I am only a private citizen, and talking to you just as I would talk to each one of you if I were to meet you on the street, not to help myself, but simply because I like to see the truth. Now, we paid out to the fire department \$108,000 more than we have heretofore paid as salaries. We paid for No. 7, \$4,200; for the cost of water tower, \$4,500; Pflanz hook and ladder, \$1,600; for the four buildings, \$24,500; and for refitting and putting in new furniture in all the houses, and giving these firemen a comfortable place to live in, \$25,000, or a total of \$172,000. Now, there is a dollar in value for every dollar spent, and no man can complain when that is so. The whole increase during Mr. Tyler's term was only \$158,000; the amount spent in wages was \$108,000, apparatus, \$14,500, new buildings and equipment, \$49,500, making \$172,000. Now take from that the increase during Mr. Tyler's administration, and you will find that Mr. Tyler has saved \$13,000. (Applause.)

This is one of their big arguments against Mr. Tyler.

Now, let us take the police department. There is not a single charge made in any way that can not be met just as easily as the one against the fire department. It was paraded to you that there had been an immense increase in the expense of the police department. The gentleman who spoke from this stand the other night made a very serious mistake, by which he added \$60,000 to this increase. I know Mr. Phelps well, I have the greatest confidence in his integrity. I practice law with him and against him, and I know that he would not make a false statement about such a matter. It was a grievous mistake, but it was caused by the book-keeper at the City Hall; in transposing the figures he gave the cost of the fire department as the cost of the police department, and thus produced the error. So, instead of the increase being \$140,000 in the police department, it was \$83,200. Now, how did that come about? In 1888, when Mr. Jacob became Mayor of this city, the police force consisted of 164 men, drawing \$2 per day salary. That remained so for fourteen months; after the expiration of that time the pay was raised to \$2.25, and it was at that figure during the remainder of Mr. Jacob's term, and during the whole of Mr. Tyler's. When Mr. Tyler became Mayor one of the first things that he saw, and one of the first things that was impressed upon the people of the city of Louisville at large, was that our police force was utterly inadequate for the protection of the city. The city had outgrown the police force. It has still outgrown the police force. The force is not now large enough for the city for protection from fire, violence, and thievery. We need more firemen and we need more policemen. There was no extravagance on the part of Mr. Tyler in increasing the force to 213 men. The pay remained the same, but the increase in the number of men accounts for the whole of the increase in the expenditures. The increase in Mr. Jacob's term because of raising the pay from two dollars to two dollars and a quarter per day was \$19,500 in one year. In Mr. Tyler's time it continued with the same pay and with an increased force of thirty-four men. The pay of each man during the three years was \$2,466, and for the thirty-four men would be \$83,844, which more than accounts for the difference between the expenses of the Tyler term and the Jacob term. There is absolutely a saving of money there, as there has been a saving of money everywhere when you put the two administrations alongside of each other. (Applause.)

I promised when I came here to-night to be brief, so that my successor, Mr. McDermott, might have full swing, and I shall therefore confine myself to one other subject and then resign the stand to him, and that is the tax rate and the income of the city during the two administrations. I never fought a case or made an argument in my life that I did not give my opponents credit for having as much sense as I have myself. I always aim to meet the strongest case they

can put, believing that that is the only sensible course for a man to take at any time, never to suppress the truth, but meet the truth, and if the truth bears you down to go down with the truth on top of you. (Applause.)

Now here is the truth; and let all the Jacob men and all the Tyler men pluck up their ears and hearts, for here is the truth which shows that you have had the most prudent, economical, and best Mayor who ever sat in the Court House Square or City Hall. Mr. Jacob has been Mayor of this city quite frequently you know. He had the good fortune during his last term, in a way that I shall show you in a few minutes, of having a very low tax rate, and based upon that is the claim that he has always been the most economical Mayor we could possibly have. He was Mayor in 1873. The tax rate during that year was \$2.47. They complain that Tyler has it at \$2.17. He had it then at 30 more than Mr. Tyler has it. In 1874 it was \$2.32; in 1875, \$2.32; in 1876, \$2.28; in 1877, \$2.25; but the last time in 1878, he put it exactly Mr. Tyler's rate, \$2.17. So that in only one year out of those six has his rate been as low as to Tyler's, and in the other five years it has been greatly in excess of his. When he was Mayor, from 1882 to 1884, his average rate was \$2.18, but in the last term that he served the rate was only \$2.03 on an average. Now, if every thing were equal, and if Jacob raised money for every thing that Mr. Tyler has, then there would be no getting around the fact, that when the rate was \$2.03 under Jacob and \$2.17 under Tyler, Jacob was the most economical Mayor. But when you leave out of Jacob's list items that appear in Tyler's, and proper items, and items for which you have received value, then the argument disappears, and, as I shall show you, proves conclusively that there is no foundation at all for the claim that Tyler has been extravagant.

I have in my hand now a copy taken from the assessor's books of the tax rate during the six years of the two administrations. For city purposes the tax rate has always been the same, 85 cents; for school purposes, during five years out of the six years, it has been fixed by law at 33½; in one year of Mr. Jacob's it was 30. The Sinking Fund rate in Jacob's last year was 25, and during Tyler's next year was 25, and during the last two of Tyler has been 26. But the bond tax, the \$1,500,000 that Jacob had issued to pay for the streets, the bonds of 1883, as they are called, have compelled a tax of five cents in Jacob's time, and four in Tyler's time. In 1888 there was no tax for that purpose. The tax for railroads was 27 in 1888, 15 in 1889, 15 in 1890, 13 in 1891, and 10 in 1892 and 1893. The House of Refuge tax is practically the same, four for every year. In Mr. Tyler's time it was three one year, but another year it was five, so that evens it up. For cleaning streets the taxes have been very nearly the same in the last four years. Previous to that Jacob had a rate of 17 and 17½. He then had 28½, and then Tyler had 29, 27, and 27. I do not suppose it is necessary to call the attention of the citizens of Louisville to the fact that Tyler, with less money, has kept us a cleaner city, that is so patent. He has kept his house so nicely, he has kept it on house-keeping principles, cleaning up the dirt every day and not letting it accumulate, that really and truly for the first time in the history of the city of Louisville we take strangers about and show them our clean streets. (Applause.)

For sewer cleaning the tax has always been 2. Now let me call your attention of an important omission. In 1888 there was levied a tax of five cents for street reconstruction, 1889 and in 1890 not a single cent for that purpose was levied. During Tyler's three years there have been levied each year 21½ cents for the purpose of building new streets. I will tell you why there was no tax for street reconstruction levied in those three years, for you may say there was none, as in one year it was so trivial, during those three years Jacob was using the money which was raised upon the bonds. (Applause.) He did not get every-

thing quite ready to spend much money in 1888, but in 1889 and 1890 he spent about \$1,200,000. \$1,200,000 raised by the sale of bonds; and yet gentlemen, in fixing the expenses of Jacob's administration, suppressed the fact that this was but another means of raising money for making your streets. What is the difference whether you give a bond or whether you pay cash, if you are able afterward to pay the bond. Is it not anticipating the money? Was not the money laid out in building those streets? Why, of course, every one can see that. It was but a device. Instead of levying a tax, as Tyler has done from year to year, spending the money as cash and getting a dollar's worth of work for every dollar of taxes, a loan was made at forty years, bearing four per cent, to pay for the work which ought to have been done from year to year by a levy.

I say, if they want to hold Tyler responsible for every thing in his term, so we must hold Jacob responsible for every thing done in his administration; and when you calculate what these streets will cost the city of Louisville when those bonds have been paid, it is perfectly appalling. You build streets which will wear out in fifteen years at the outside. You give a bond payable in forty years, bearing interest, and you have to pay every dollar of it. If you live you will pay it yourself, and if not, your children and grand children will be bound to pay every dollar of that \$4,000,000, for the streets that cost \$1,200,000, over three dollars for one for every one of the streets thus laid. And that is the reason why in those years Jacob had nothing on his tax list, nothing on the Tax Collector's roll for street construction, and it is paraded here to you that Tyler's rate is \$2.17, 19 points larger than Jacob's! Do they expect to deceive sensible people by such talk as that, or do these wise gentlemen, with the ex-Mayor at their head, have the same views Micawber had, that when you give a note that pays the debt? Now, how much did these streets cost, and how much must you add for expenditures to the three years of Jacob's administration for the cost of these streets? Not the whole \$1,500,000 was consumed in making the streets. Part of it went over into Tyler's administration to pay for streets Jacob had started. Part of it went for other purposes, but \$1,200,000 in round numbers was spent by Jacob in the three years, \$400,000 a year. Now tell me, some of you gentlemen quick at figures, how much would you have to increase his rate to raise \$400,000 more each year? Surely no less than fifty cents, and add that on and see what Jacob's rate would be. In 1880 it was \$2.10; 50 would make it \$2.60. In 1889 it was \$2.02; add 50 and it is \$2.52.

Why, when our distinguished friend Booker Reed became Mayor of the city he had to make the highest tax ever levied in 1885, after he succeeded Jacob, and he only levied \$2.48; and adding 50 to Jacob's rate of \$1.98, and that makes \$2.48, exactly the same as Booker Reed levied to help pay the debts of the economical Mayor, his predecessor.

Now, gentlemen, I submit to you that this is a perfectly fair argument from the facts that there is no difference between the two states of case whether you raise the money by direct tax each year or you go on raising it through a series of years. It has to be paid at last. It is fixed as a liability, and do what you may, unless the city of Louisville goes out of existence, is sold out and becomes bankrupt, every dollar of that \$4,000,000 will have to be paid. I like to see men come up like men and admit facts and say that this had to be done and it was right. I do not deny that it was right. I think we needed the streets. I do not think I would have voted against them. I do not know whether I did or not vote for the bonds; I believe I did, and I would now vote to put our city in better repair. It was dreadfully worn out. It needed the repairs everywhere. It needs them now. We have not near got through making streets. Therefore I say I do not object to spending money, but I do object to turning around and saying we did not spend the money when it is all gone.

Now, let us see how some of this money went. Say \$1,100,000 was spent on the streets. I have a list of all the streets made by Jacob and a list of Tyler's streets, but I won't stop to read the names of the streets to you but give you the aggregates. I believe, if any one were to listen to the talk that some have made in this hall, they would think there had been twenty or thirty miles of streets made out of that money by Jacob. I have here the exact figures from the engineer's office, and they are 10.59 miles. That is the whole of it. Now you know how many miles of streets there are in the city of Louisville; and how many has Tyler made? Those streets Jacob made for you cost you over \$105,000 per mile for each mile made. Tyler has gone along with his little tax each year, which we did not feel, of 21½ cents on every \$100, and he has built you beautiful streets in every direction; not one year has he stopped. He built nearly three miles of streets in 1890, over two in 1892, and over two in 1893; and he has built you within .03 of eight miles of street. He has built you 7.97 of as beautiful streets as are to be found in the whole United States. He has exercised judgment, care, and prudence, and has had the jobs well and cheaply done and by the lowest bidder. He has put you down granite streets at a cost of \$4.13 per square of 100 feet less than Jacob when broken rock was used, and over \$6 when concrete was used. Every block of granite Tyler has put into your streets has cost less than the cheapest block of granite Jacob ever put into your streets. He built this 7.97 miles—let us call it 8 miles—at a cost of \$44,000 per mile, a difference between him and Jacob of \$65,000 per mile.

I believe I have kept my word to answer all these questions, and my time is up, but I have one more word to say. I have already spoken longer than I intended, but I have enjoyed it. Now, I believe that when a man has served you faithfully you ought not to turn him out of your employment. Let us look at this matter as business men in a great corporation would. The city is only a great corporation. Every man in the city is a shareholder, I care not whether he owns an inch of ground or one dollar of money or no property. He owns one share at least in the corporation, and he is entitled to protection from the city whether he pays a dollar of taxes or not. He pays his share in his work and in the expenses which he incurs in living, which add to the general prosperity. However modest, therefore, however obscure, he owns one share at least in this great corporation. Others own more, some own a great deal. Some pay thousands and tens of thousands of dollars into the treasury. But still we all have a common interest in maintaining this corporation which we all own. Now, if you shift the idea from this municipal corporation to a business corporation, say the time rolls around for the election of the Board of Directors and the election of the chief officer to be put in charge of the corporation, would any one hesitate for an instant between a man like Tyler, who has always lived within his income, who has always obeyed the laws of the corporation, who has never gotten it into trouble or exposed it to bankruptcy, when against him is running a man who during twelve years of his administration never administered the government of the city upon business principles, and never closed a term without leaving a debt for some one else to pay? (Applause.)

You all have heard a great deal about old bonds and old liability bonds, but do you know that of all the bonds we have nearly all were issued either by Jacob or to pay his debts? And do you further know that there is now due to persons who did work and sold material to the city under Jacob \$156,000 honestly due, and there is no provision of the charter by which we can pay those debts? We owe it and ought to pay it. If our chief officer has been unbusiness-like it is not the fault of those with whom he dealt, and there is now due \$156,000 made by Jacob that Henry Tyler will have to pay under his next administration, not by bonds, but by taxes.

Now, make your choice, you Democrats; come up and vote on the 12th of September next for the man you believe to be best qualified by his record for the Mayorship of the city of Louisville. You all want to do what is right. You men of business, you men of money are always willing to contribute to the support of the city if the money goes in the right way. I never heard a tax-payer complain when he got value for the money he paid into the treasury. But we all want to know how much we have to pay. We don't want an administration that says that we have to pay so much, and then at the end of the term says we have to pay so much more. We want to know as business men just exactly what we have to pay. Can I doubt that on the 12th of September Henry S. Tyler will receive the endorsement to which he is entitled by the time-honored custom of the Democratic party?

MR. McDERMOTT'S SPEECH.

I believe, fellow-citizens, that it is always our duty to consider soberly the merits of candidates, and to choose the best man before us every time. A few persons who are more critical and ungenerous than most of us may think that no candidate before you is quite good enough; but, even granting that unreasonable statement, a choice must nevertheless be made. You can not wait for ideal candidates. In order that men equal to your highest demands may always be encouraged to try their fortune in your service—in order that the law which promotes the survival of the fittest may be steadily enforced—you must never fail to vote for the best man before you. That I may aid you in your choice of a Mayor I am here to speak this evening—to speak without malice or unfairness—to speak candidly and earnestly, and in plain style, and to tell you, as fully as my time will allow, the reason why you should vote for Mr. Tyler. I shall relate such facts as I have been able, in the brief time at my command, to learn from the best sources open to me; and I shall try not to suppress any thing that will help you to understand the issue before you or to make your duty clear. I may be misinformed, but I have tried to find the truth, and I shall try to be just. Our prosperity and daily comfort depend far more on our City Government than on our State or National Government. At any rate State and National affairs in the United States are managed far better than municipal affairs. In that great book, Bryce's *American Commonwealth*, page 607, it is said: "Both the debt and the taxation of American cities have risen with unprecedented rapidity and now stand at an alarming figure. There is no denying that the government of cities is the one conspicuous failure of the United States. The deficiencies of the National Government tell but little for evil on the welfare of the people. The faults of the State Government are insignificant compared with the extravagance, corruption, and mismanagement which mark the administrations of most of the great cities."

The debts of our cities are astounding. I am told that Cleveland owes \$17.00 per head; Indianapolis, \$15.00; Milwaukee, \$24.00; Chicago, \$20.00, and Louisville, \$57.00, for every man, woman, and child in her limits. The cities of Europe are governed far better than ours; they are kept in better condition and cost less money.

The failure of ours has been due to the fact that many citizens do not vote intelligently in municipal elections, and do not always choose good officers; that many voters shirk this duty through lack of courage or lack of sound sense or by reason of selfish motives, open or concealed. In this very election some men are violently opposed to Mr. Tyler while even publicly confessing that their main motive is a desire for revenge, because he would not gratify their ambition or serve their friends, or try to procure special advantages for them under the new charter. Some voters are caught by mere chaff, by mere politeness or by mere appeals to sympathy. The time has come when unselfish and sensible men should resolve that they will choose only competent and faithful officers, and that they will demand economical, business-like government, without any accumulation of debt and oppressive bonds.

HIDDEN TAXES AND BURDENSOME BONDS.

The American people have long suffered from heavy burdens without knowing exactly what weighed them down. They have never understood clearly enough that the consumer always pays the taxes; that the man who buys a coat pays the tariff tax on the coat, and that a tenant when he pays his rent pays the municipal taxes to the landlord, who transmits the money to the city. Public men, eager to get office and to cajole the voters while putting extraordinary burdens on the people without their knowledge, disguise taxes in various forms, and resort to circuitous and indirect means to double the burdens without exciting complaint. The favorite means of quietly wasting the people's money in municipalities is to issue bonds and to pile up debts while keeping the tax rate low. When an incompetent or extravagant Mayor wishes to get twice as much money as the people will pay in direct taxes, he persuades them to let him issue bonds payable many years off, and then, after he goes out of office, the people discover that he has left them not only the bonds, but another legacy in the form of a floating debt. Any man who lives beyond his income will soon come to grief. So will any city. A heavy bonded debt drives away capital and makes manufacturers unwilling to put their factories here. Every bond issued makes low taxes impossible; every large issue of bonds raises the tax rate for a generation longer. We are now groaning under taxes because of the debts put on us by Mr. Jacob in the last twenty years. In order to show you how foolish and wrong it is to borrow money on bonds, payable in forty years, in order to build streets that will be worn out in ten or fifteen years, I call your attention to these facts: of the million and a half dollars gotten from the bonds of 1883 by Mr. Jacob, there was expended the sum of \$1,002,966.37 for streets alone. In a few more years those streets will be completely gone, while we must be paying a heavy interest annually and must pay the whole principal years from now, after the same streets have been made over again two or three times at a heavy cost. Some of those streets are completely gone already. Of the remaining \$500,000 of that bond issue, Mr. Jacob used \$176,437 for ordinary city expenses that should have been paid for with the regular taxes. Besides, whenever we borrow large sums of money to make streets, the contractors raise their prices enormously, because there is at such a time ample work for all at big profits. We are now paying one hundred and ninety-five thousand dollars interest each year on the bonds chargeable to Mr. Jacob during the past twenty years; that is, on the four millions and five hundred thousand dollars which were issued in 1880, 1883, 1886, and 1888, either by him or by the other Mayors to pay his debts. Before we are done we must pay five millions and seven hundred thousand dollars in interest, or the enormous sum of \$10,200,000 in all, to pay for perishable improvements, the greater part of which will be entirely gone in a few years, and no part of which will be of much value when the debt is paid.

HOW BONDS ARE FASTENED ON US.

But we are told that Mr. Jacob got a vote of the people in favor of these bonds. In 1888 he went to the legislature and tried to get bonds for one million five hundred thousand dollars without the vote of the people. And what a farce such voting is! In 1876, in the State of New York, a commission of the ablest men of that great State was formed, Senator William M. Evarts being among the number. In the report of the commission the people who were in a condition almost like ourselves, were plainly told by these able men how their money had been squandered and how they had been deceived. The report speaks of the usual means of wasting public money, and says: "It is speedily found that these unlawful demands, together with the necessities of the public, call for a sum which, if taken at once by taxation, would produce dissatisfaction and alarm in the community and bring public indignation upon the authors of such burdens. For the purpose of averting such consequences divers pretenses are put forward, suggesting the propriety of raising means for alleged exceptional purposes by loans of money, and in the end the taxes are reduced to a figure not calculated to arouse the public to action; and any failure thus to raise a sufficient sum is supplied by an issue of bonds."

"Yet this picture fails altogether to convey an adequate notion of the elaborate systems of depredation which, under the name of city governments, have from time to time afflicted our principal cities; and it is, moreover, a just indication of tendencies in operation in all our cities, and which are certain, unless arrested, to gather increased force. It would clearly be within bounds to say that more than one half of all the present city debts are the direct results of the species of intentional and corrupt misrule above described."

But this specious system of wronging the people has been condemned by a gentleman who, if not equally as eminent as Senator Evarts, is at least entitled to be heard on this topic; for he will not be accused, as Senator Evarts might be accused, of having any personal ill-will toward Mr. Jacob. In the Constitutional Convention of Kentucky, in January, 1891, just after Mr. Jacob's fourth term had ended and just after Mr. Tyler had been inaugurated, and before his official acts could furnish any criterion of what he would do in the future, and after his tax rate for his first year had been fixed by Mr. Jacob and the Council before he, Mr. Tyler, took office, the Hon. Zach Phelps, of Louisville, spoke in favor of limiting the amount of indebtedness to be incurred by cities hereafter, he having in mind Louisville's record of the past twenty years, during nearly two thirds of which time Mr. Jacob had been Mayor. In his speech Mr. Phelps said:

"If the large indebtedness of the city of Louisville is what is aimed at, and if the object is to prevent other cities from getting in the fix in which the city of Louisville has gotten, and to prevent them from incurring such indebtedness as will embarrass them as the city of Louisville has been embarrassed, why put it at 10 per cent, when the net indebtedness of the city of Louisville is only 8½ per cent? . . .

"As to the vote of two thirds (of the voters when debts are to be created hereafter), that is a somewhat better barrier; but then you must consider the fact that the authorities, the powers that be, the police force, the fire department, the contractors, those people who want the debt contracted, will unite together, and can come very near carrying a proposition of that kind through over the wishes of the tax-paying public."

Mr. Phelps knew, from past experience with Mr. Jacob's administrations, the truths he uttered; for in the bond election of 1888, by which Mr. Jacob was allowed to impose another debt of \$1,500,000 upon the taxpayers, his bond-scheme would have failed entirely if many persons who were against it had not remained away from the polls, in order that there might not be even enough

votes cast in the election to make it a valid election under the charter. And as it was, with all the influence Mr. Jacob, as Mayor of the city, could command, with all the influence of the contractors who wanted public work—in spite of every exertion, fair and unfair—only 5,014 voters out of this great city could be induced to vote for it, and nearly 4,000 voted against it. Some of Mr. Jacob's champions say that for that issue of bonds Mr. Tyler must be held responsible, because, forsooth, Mr. Tyler, as President of the Board of Councilmen, signed the ordinance after it was passed. These orators must have a poor opinion of the intelligence of the people of Louisville, for almost anybody familiar at all with city affairs could tell them that the President of the Board of Common Councilmen or of the Board of Aldermen, like the Clerk, merely signs the ordinance to attest its genuineness, and that they are not responsible for its passage merely because they perfunctorily sign their names. Mr. Tyler signed the ordinance for the same reason that Mr. McCleery, the Clerk of the Council, and Mr. Lucas, the Clerk of the Board of Aldermen, signed it, and for no other reason. If he had refused, the courts could have compelled him, and would have compelled him to affix his signature; but this specious pretense to excuse Mr. Jacob is repeated upon the stump in all parts of the city, as if the voters of Louisville had no sense. The Mayor of the city is always held responsible for bond-issues, because he always asks for them as a special need for his administration; he can always control them and he spends the money.

ABOUT TAX RATES AND ASSESSMENTS.

JACOB FIXED THE RATE AT \$2.17 FOR TYLER'S FIRST YEAR.

About tax rates and assessments voters have been told things that only a moment's reflection will show absurd; bonds and floating debts have been puffed up, as if they were the rarest luxuries that an impoverished people could desire. It makes little difference what your tax rate is or what your assessment is under one Mayor, if bonds and debts are piled upon you that you must pay under the next Mayor. I do not mean that there can be no justifiable issue of bonds. In very rare cases an issue may be justified for some extraordinary, truly permanent improvement, which will last for many generations; but, like all heroic remedies, such an issue of bonds must be demanded by imperative necessity; and never, in the past twenty years, has Mr. Jacob had such an emergency, or at any rate there never was any need for more than one tenth the bonds he caused to be issued. Again, you are told to look at your tax bills to see whether you paid a higher rate under Mr. Jacob than under Mr. Tyler; that Mr. Jacob's last rate was \$1.98 and that the rate during Mr. Tyler's first year was \$2.17. That rate of \$2.17 was so fixed by Mr. Jacob and the Council before Mr. Tyler came into office, and Mr. Tyler had nothing to do with the making of the rate during the whole of the first year he was in office. Under the new charter that outrageous anomaly has been made impossible in the future. Mr. Tyler, therefore, was bound to accept the rate of \$2.17 fixed for him by Mr. Jacob for the year 1891. The *Evening Times* in its editorial on the — day of December, 1890, said: "The revenue to be divided among the departments under the tax levy for 1891 will be slightly over \$220,000 in excess of that under the \$1.98 rate of 1890. The increase, however, is necessary, because last year there was no levy for street reconstruction. This work was paid for out of the bond-fund. Now there must be something set apart for this purpose, and naturally the rate must be higher."

When Mr. Jacob's spokesmen tell you to look at your tax bills to see whose rate was the higher, they do not tell you that you must look also to see what items compose the rate. They do not tell you that you will see no provision in Mr. Jacob's tax bill for parks (4 cents), nor for sewer construction (2 cents), nor

for reconstruction of streets (21 cents). In other words they do not tell you that out of Mr. Jacob's tax bill were left entirely three items that have been put into Mr. Tyler's tax bill, and that had to be put there in order to enable him to keep your streets in order and to build your sewers and to maintain your parks. You are not told that these three items alone amounted to $27\frac{1}{2}$ cents, which if taken from the rate of \$2.17 fixed by Mr. Jacob for Mr. Tyler, left Tyler's tax rate at \$1.89 $\frac{1}{2}$. Nor have you been told that, while Mr. Jacob allowed only 21 cents for unsatisfactorily cleaning the streets, Mr. Tyler's average rate for keeping your streets cleaner than ever before was $27\frac{3}{4}$ cents, or $6\frac{3}{4}$ more than Mr. Jacob allowed for that crying need. Nor do Mr. Jacob's champions tell you that Mr. Tyler had to burden you with 15 cents in order to make payments on the debts of Mr. Jacob, and that if you deduct this item you will reduce Mr. Tyler's tax rate to \$1.74 $\frac{1}{2}$. While Mr. Jacob's champions are juggling with figures, and trying to befuddle you about the size of your tax bills under Mr. Jacob and Mr. Tyler respectively, they do not remind you that Mr. Jacob, while having an average tax rate of \$2.03 $\frac{1}{4}$ upon all your property, imposed upon you in three years \$1,500,000 of bonds that you must pay in the future, and left you a net floating debt of \$158,570.75. One of his advocates has had the temerity to tell you that in Mr. Jacob's last three years he received in revenue \$1,000,000 less than Mr. Tyler, when, as any body can learn by going to the city bookkeeper, it appears beyond question that during Mr. Jacob's three years he received in taxes \$4,275,505.30, and \$1,500,000 from bonds, making \$5,775,505.30; and in addition to that, after getting credit for three years' back taxes Mr. Booker Reed was entitled to, there was still chargeable against Mr. Jacob on the books of the city debts which he left unpaid, which can never be paid except by a new tax for it, or by bonds, and which amount to \$158,570.75. Mr. Jacob spent, therefore, altogether in his three years, \$5,934,076.05. Mr. Tyler received money from no source except taxes, and they amounted to \$5,233,360.85.

In other words, Mr. Jacob had \$542,144.45 more than Mr. Tyler, and still Mr. Jacob left a net debt of \$158,570.15, while Mr. Tyler will leave a surplus.

It has also been said that Mr. Tyler received of the \$1,500,000, gotten from the bonds of 1888, about \$300,000; yet you have not been told that all of that sum, except \$20,000 or \$25,000, had to be paid out on the contracts which were made by Mr. Jacob, and which were left by him as a burden to his successor and the people. In the discussion of grave matters like these there should be reasonable accuracy and fairness in the statements to the people. Every clear exposition of the course of municipal affairs during the past six years strengthens the cause of Mr. Tyler.

THE MAYOR'S CABINET IN THE BOARD OF PUBLIC WORKS AND THE BOARD OF PUBLIC SAFETY.

We are entering upon a new epoch in the city of Louisville. The new charter is intended to revolutionize our municipal affairs. Following the sound teachings of men like Mr. Seth Low, ex-Mayor of Brooklyn, and the Hon. James Bryce, who has studied the subject thoroughly, keeping in view the experience of the cities of Philadelphia, Brooklyn, and Boston, we have adopted a charter which centers all responsibility upon the Mayor. While largely increasing his powers we have lengthened his term, and we have provided for him a cabinet, on which he must rely for success in his administration. He must fail if the members of his cabinet be not men of ability and character, faithful to him and to the city. That cabinet will be composed of men in the Board of Public Works and the Board of Public Safety. They should not be named in advance of the election, because they should not be selected in the heat of a political canvass; they

should not be named at such a time of excitement, because the Mayor would be compelled then to choose men rather for their political support than for their pre-eminent fitness for office. Each candidate under such a system would have to parcel out his offices among strong workers in each ward, going from one end of the city to the other for support. On the other hand, such important officers should be selected after the contest is over, after calmness and reflection have intervened, and if necessary two or three men ought to be selected even from the same ward. The Mayor, looking over the whole city, and doing every part of it justice, forgetting the animosities and rivalries of the campaign, and thinking only of the public good and of his success in serving the people, should select his aids simply on account of their ability and character, without regard to location or political influence; and if necessary he should even take some of them from those who were friends of his opponent. To follow any other plan in the selection of these cabinet officers would be contrary to the spirit of the charter, contrary to what the people have a right to expect, and would ultimately bring upon the Mayor himself failure and disgrace. Mayor Tyler, when it became necessary to draft a new charter, did not choose charter commissioners who had been his staunch supporters or who asked the honor. No; he selected three men who had never, directly or indirectly, asked him for the office, and to whom he was under no political obligations. He pressed the office on them as a public duty, and they accepted the trust. As he selected his commissioners to prepare the charter in this way, he gave a guaranty to you that the members of the Board of Public Works and the Board of Public Safety would be selected, not for the gratification of his selfish interests, nor as a mere reward for political support, but for the public good alone. He knows that only by making a wise choice of his associates can he hope to win the esteem of his fellow-citizens, and your good will is all the benefit another term can bring him. In his letter to you he says:

"The Board of Public Safety and Public Works appointed by the incoming Mayor will largely control the city affairs, and it is important that these offices should be filled not only by men of the highest character but of the widest experience. I am under no pledges, directly or indirectly, to make appointments to any of these or other offices in the City Government, and, in advance, I pledge my fellow-citizens, in case I shall be elected, that those I shall designate for these places shall be men whose names, whose character, and whose abilities shall give you the completest and fullest assurance of honesty, integrity, and economy in every department of municipal control."

No clearer, manlier, or more patriotic pledge could be given by any public officer. When Cleveland was a candidate for President, he did not tell the voters whom he would name for his cabinet. Mr. Tyler, although filling a far humbler office, is, nevertheless, governed by the same wise principle; and for one I will say that if I had thought he would so far violate the spirit of the Charter—that he would so far err in his judgment as to the requirements of his high office—as to name these officers in advance of the election, I would never have given him my support.

MR. JACOB'S MONOPOLY OF PUBLIC HONORS.

You have now before you two candidates for Mayor. One has been Mayor four terms, or twelve years; the other has been Mayor once. Mr. Jacob has been honored more in the past twenty-one years than any other man in the city of Louisville. In that time he has been Mayor twelve years, and Minister to Bogota three or four years. So long has he enjoyed public honors and public emoluments that his ambition, if not insatiable, ought to be satisfied. If he is to be Mayor every other term for the remaining part of his life—if in this city of 200,000 people there is only one man fit for Mayor—then, indeed, our citizens

are unfit for self-government. In a democratic country there should be no monopoly of public office. If we are not capable of governing ourselves, and if we have not many men fit for our high offices, we ought to give up our political rights, and give the office of Mayor to Mr. Jacob for life, and pass it on as a heritage to his children. But we should remember the rivalries between Baxter and Jacob in the olden time—we should know how dangerous it is to maintain these centers of political spoilsmen, and we should make it clear that henceforth no ex-Mayor shall ever find it profitable to gather around him discontented and dangerous elements who want to return to power after the term of his successor. It has been a good democratic principle time out of mind to give an official endorsement to every man who has been faithful in the discharge of his trust when such an endorsement was allowed by law. Mr. Jacob, having been honored four times, ought not to begrudge Mr. Tyler a single endorsement.

I know Mr. Jacob has many admirers in our midst, and I have naught to say against his personal character or his integrity. I respect him, but I recognize plainly that he has not the qualities which make him successful as Mayor of a city, and that he should, after all the honors he has enjoyed, give place to other men. Some men have eloquence, some manly beauty, and some ability to manage the affairs of government. When a lady tells me that Mr. Jacob is handsomer than Mr. Tyler, I admit it. When some of Mr. Jacob's flatterers tell me that Mr. Jacob is a prettier speaker than Mr. Tyler, I admit even that; but these endowments, like the flowers that bloom in the spring, "have nothing to do with the case." The greatest orator of Greece was a poor general, and the greatest orator of Rome was not a good statesman. I may say that I admire Mr. Jacob as much as any lady in town, but, nevertheless, when I look at his record, and at the record of Mr. Tyler, I have no hesitation in saying that Mr. Tyler has in greater degree than Mr. Jacob the qualifications of an executive officer such as the Mayor of Louisville should be.

When some of Mr. Jacob's enthusiastic admirers boast of him as their invincible Achilles, I must say: How can that be? Achilles had his soft-spot in his heel, Mr. Jacob thinks his soft-spot is in his heart, but my friend Dr. Fowler thinks Mr. Jacob's soft-spot is higher up [laughter]—on the lapel of his coat.

When Mr. Jacob's apologists say that he will change—that he will no longer be so extravagant—I say that I can only judge the future by the past; that a man who has had four terms and made no change for the better, will not improve now. The leopard can not change his spots. A venerable adage is, that you can not teach old dogs new tricks. An ancient verse ran thus, you know:

"The devil was sick,
The devil a saint would be,
The devil was well,
The devil a saint was he."

WHAT OUR BEST CITIZENS THOUGHT OF MR. JACOB'S ADMINISTRATION FROM 1873 TO 1878.

Mr. Jacob was elected in 1876 by an unusual excitement among our people, and the best men of the town, it was said, chose him as a reformer to turn out the gang. He was Mayor for six years, from 1873 to 1878. In a few months after his election he was apparently the staunch friend of the very men whom he and his supporters had denounced, and ever since, while he has been Mayor, he has been in hearty accord with the politicians that he is now defaming. The best citizens of our town, after they had endured six years of his administration, felt that they were compelled to form a Reform Association, and to have a public meeting to demand a reformation of the abuses which his administration had fostered. At a public meeting, held in Library Hall in that year, Mr. John T.

Moore presided, and men like our lamented and beloved Jouett Meniffee, H. Verhoff, jr., and Philip Speed, and like D. Frantz, jr., R. A. Robinson, John T. Gathright, J. H. Leathers, and J. H. Phelps, all men who were and are the pride of the city, acted as Vice-Presidents and Officers. That meeting adopted a report in which it is said :

"Our city owes an enormous debt, our taxes are ruinously oppressive; for many years our annual expenditures have been largely in excess of our receipts, and, if we pursue this spendthrift policy, bankruptcy is inevitable." They cite figures which, they say, show "that in nine years our expenditures have exceeded our income at the average rate of \$242,489.82 per annum!" They say also :

"In every department of our City Government we find that as the times get harder, money scarcer, and people poorer, extravagant demands upon them increase." They, therefore, adopted unanimously, with loud applause at the reading of each section, the following resolutions :

"WHEREAS, Extravagance and reckless expenditure in many departments of government have burdened us with a heavy debt, corrupted our local politics and impeded our natural growth and prosperity; therefore, be it

"*Resolved*, That the time has fully come for organization and for united effort to correct these evils.

"*Resolved*, That ignoring all party ties, we call upon all good citizens to unite with us in an earnest effort to secure :

"First: Rigid economy in every department of public affairs.

"Second: The defeat of any effort to appropriate money to any public work not absolutely demanded by public necessity, until systematic economy brings the expenses of the city within its revenues.

"Third: The abolition of all superfluous and unnecessary officers.

"Fourth: The same strict attention to business on the part of every public official that a prudent business man exacts of his employees.

"Fifth: The reduction of all taxes, direct or indirect.

"*Resolved*, That in order to secure these reforms, we demand the prompt official co-operation of the General Council and other public Boards.

"*Resolved*, That every public officer will be held to a strict accountability for his actions concerning these matters, and that the votes of Councilmen and Aldermen on the salary ordinance will be a test of the sincerity of these professions.

"*Resolved*, That while this is not a political organization and will not be used to advance the interest of any man, we will vote for no man who will not pledge himself to use every effort in his power to bring the city's expenditures within the city's income."

Many of these men had been Mr. Jacob's supporters, but they were compelled by hard necessity to tell the truth of his administration.

WHAT MR. BAXTER THOUGHT OF MR. JACOB'S ADMINISTRATION.

Mr. Baxter succeeded Mr. Jacob, and he said in his message of February 27th, 1879, that he "found a depleted treasury, a floating debt of nearly one million dollars, every special fund except the Road-bed Fund in deficit, nearly all of our streets and alleys in worn-out condition, so much so that it will require four or five hundred thousand dollars to reconstruct the principal and repair the others so as to put them in passable condition." . . . He also pointed out that in 1878 the amount appropriated out of the general fund was \$499,000 when the actual revenue, if collected, was only \$454,000, while the amount spent was \$520,000. The amount collected that year reached only \$325,000, making an actual debt to

be floated of \$195,000. He said further, "In 1874 (under Mr. Jacob) there were issued and sold, said to pay old liabilities, bonds to the amount of \$500,000 which netted \$454,460. Notwithstanding this, we again have a debt of the same kind which seems to increase in volume every year, while we are becoming less able to pay by reason of the yearly decrease in our revenue. . . . Since I have come into office, with your honorable body's co-operation, we have thus far reduced the current expenses about \$150,000 per annum!" Again, in his annual message dated February 20th, 1880, he showed that the city had cleaner streets in 1879 under him (Mr. Baxter) at a saving over 1878 (under Mr. Jacob) of \$15,865.33, and he carted off 19,180 more loads of dirt than was carted off in 1878 at a cost of thirty-nine cents less per load. He showed, too, that the taxes levied for general city purposes in 1879 under him were \$203,896.11 less than under Mr. Jacob for the preceding year. In Mr. Baxter's message of February 3, 1881, he shows that in the first two years of his term he made "a saving for these two years over the two years previous (under Mr. Jacob) of about \$600,000." He showed, too, that the police force for 1880 made more arrests with 135 men than the force in 1878 did with 179 (under Mr. Jacob), and at a less expense to the city of \$65,809.78. . . . It cost the city per capita for each arrest \$19.55 in 1880, and \$31 in 1878 (under Mr. Jacob). In 1881, said Mr. Baxter, the taxes had to be raised ten cents to make payments on the "old liability bonds" issued to pay debts prior to 1878 (under Mr. Jacob).

WHAT MR. REED THOUGHT OF MR. JACOB'S THIRD TERM.

But some persons will say that perhaps Mr. Jacob's former friends in the Reform Association and Mr. Baxter could hardly be expected to do him justice. Let us then look on other testimony. Mr. Jacob was again Mayor, 1882, 1883, and 1884. When he went out of office that time Mr. Paul Booker Reed became Mayor, and as soon as he entered office Mr. Reed sent a communication to the General Council in which he criticised most severely Mr. Jacob's administration of public affairs, and among other things he showed that Mr. Jacob had used for other purposes part of the \$1,500,000 of money gotten by him for public streets, and among other things Mr. Reed says this: "In building this Eruptive Hospital I find very flagrant extravagance, for instance, the payment of \$10.50 a load for hauling cinders." These cinders must have been heavier than lead or they must have disappeared like the pumps. He says further: "Of the \$1,351,972 directed to be applied to reconstructing the streets, constructing sewers, repairing the Western Outfall Sewer and restoring the levees and embankments on Fulton Street and the cut-off, \$176,437 were taken to pay current expenses of the city during the last administration."

This left only \$1,175,535.24 to be applied in the manner directed by law. Contracts for improvements were made, however, to the extent of \$1,489,042.41 IN ENTIRE DISREGARD OF THE PLAIN FACT that there were only \$1,175,535.24 to pay them, thus CAUSING A DEFICIT OF \$282,972.90 in the bond-fund mentioned above."

Again he says: "The bonded debt of the city is a little over \$9,167,000. The floating debt is largely over \$600,000. The tax bills for the year 1885 and applicable to the payment of this debt are of comparatively small value, and their collection is doubtful. These well-known facts, and the further fact that the last issue of municipal improvement bonds (\$1,500,000) and old liability bonds (\$1,000,000) have caused an unpleasant increase in the rate of taxation, have made people justly jealous of the present conduct of the city's affairs!" Thus solemnly did Mr. Reed condemn him. But in order that there may be no doubt about Mr. Reed's opinion of Mr. Jacob's administration, Mr. Reed, even as his term was expiring, when he had had three years' time for cool reflection, wrote

a communication to the *Courier-Journal*, on December 2, 1887, in which, in the clearest and most scathing manner, he reviews Mr. Jacob's administration, and repeats and strengthens all the old charges I have just read, and among other things Mr. Reed (condemning a trick which has been tried by some of Mr. Jacob's champions in this canvass), said :

"During Mr. Jacob's last term the city contracted \$1,500,000 of bonded debt, and left a floating debt for the current expenses during that term, which necessitated the issue of \$500,000 additional bonds after he left office. There can be no dispute about these facts; but Mr. Jacob's speech pays little attention to them, when he is comparing the aggregate expenses of the city during the last term of his administration and during mine. He lays great stress upon the tax rates during the two terms (and I shall show presently how unfairly he does this); but he glides with perfect silence over the very important fact that by issuing \$1,500,000 of bonds (aside from leaving a large floating debt) he has necessitated the levying upon your property for thirty years, of an interest tax of \$60,000 each year. And when the thirty years expire your children will also have to pay the entire principal of \$1,500,000, besides the floating debt bonded as I have stated. If you will add together this principal and interest you will find that they amount to \$3,300,000, and that is the real burden which he left for you to bear, and every dollar of it must be paid. Had Mr. Jacob paid this bonded debt his tax rate instead of being \$2.35, \$2.10, and \$2.10, would have been \$3.28½, 3.00½, and \$3.02½. Would you have tolerated such taxation? Yet, hard as it would have been to bear, it would have been cheaper by just \$1,800,000 than the bonded debt he and his General Council "harmoniously" imposed upon you. For that is the exact amount of interest which you will have to pay upon this debt. Again, by changing the fiscal year of the city so as to end August 31st, instead of December 31st, he was able during the last four months of his term to expend, and he did expend, a large part of the revenue for the fiscal year which did not end until eight months after I went into office. As a result, when I went into office, I found that Mr. Jacob, instead of receiving only the revenues of three years to pay his expenses, during those three years had expended a large part of a fourth year's revenue, and left me without means to meet the current expenses then accumulated."

Again, he says: "Having shown the great excess of the total expenses during his administration over those of mine, I shall not enter further into a detailed account; but I assert, and the books of the city will show, that in every department there has been a considerable saving during my term as compared with that of Mr. Jacob. He states that 'the claims made by this (Reed's) administration to greater economy as compared with my (Jacob's) term is a sham and a false pretense.' In view of the figures I have given and those which I append (all taken from the city records, with which Mr. Jacob is familiar) I can find no language in which to characterize this statement which would be becoming from a Mayor and an ex-Mayor of Louisville. Therefore I simply submit the facts to a people who can 'read and understand.'"

WHAT MR. PHELPS THOUGHT OF MR. JACOB AS A MAYOR.

But, again, was Mr. Jacob elected in 1889, and what of that administration? I will not ask you to take my statement alone, or that of Mr. Tyler. I shall call another witness whom you will all think is at least as favorable to Mr. Jacob as he could expect. And out of the mouth of that witness I will condemn him. In the Constitutional Convention in January, 1891, there was a debate over certain provisions affecting the government of cities. Mr. Tyler had only been inaugurated. He had no record up to that time as Mayor. Therefore he could not have been referred to in the remarks which I shall quote. In the preceding eighteen years Mr. Jacob had been Mayor twelve years, or two thirds of

the time, and Mr. Reed and Mr. Baxter had held the office during the remainder of the time. The witness I summon is the Hon. Zach Phelps, who took a prominent part in so wording the Constitution as to make Mr. Tyler eligible for re-election because of the good start he had made as an economical, upright, business-like Mayor. Mr. Phelps spoke as follows: "As the distinguished delegate, the Chairman of the Committee, said, the city of Louisville has been groaning and suffering under this imposition of a heavy tax rate for so long that some extreme measure is necessary. The people demand some extreme measure. . . . What possible excuse can there be for a city having a hundred millions of property subject to taxation—for that is what it amounts to in Louisville in round numbers, and it is increasing from year to year at the rate of about fifteen or twenty millions—for levying more than \$1.50 on each \$100 for the purpose of running its government?"

Mr. McDermott. "Do you think, then, that all the Mayors and Boards of Councils for the last twenty years have been derelict in their duty?"

Mr. Zach Phelps. "I would not state it in that way; but I will say that I believe ADMINISTRATION AFTER ADMINISTRATION has wasted the money of the citizens and the taxes collected from the people IN THE MOST EXTRAVAGANT AND OUTRAGEOUS WAY, and the gentleman knows that the citizens of Louisville have time and again endeavored to devise some means to correct the evil. . . . I will say that, under the mode and manner that the affairs of the city of Louisville have been run when run after the plan now existing, there is SUCH USELESS EXTRAVAGANCE AND WASTE OF MONEY as to make the rate of tax much larger than it should be."

Is that not hard enough on Mr. Jacob? Could anybody be harder? Mr. Jacob, who was thus severely condemned, has done nothing since to show any change in his methods, and he would merit again the harsh condemnation of Mr. Phelps.

HOW OUR HEAVY DEBT HAS BEEN PUT ON US.

In order that you may understand clearly how our heavy debt has been put on us, I will briefly run over the financial affairs of our city since Mr. Jacob came into office in 1873. During the year 1873 there was issued \$1,000,000.00 bonds for the E. & P. R. R., \$76,000.00 for the extension of the Water Company's mains, \$200,000.00 for the City Hall, \$600,000.00 for reconstructing streets, and \$200,000.00 for the road-bed at Beargrass Creek. On March 1, 1874, he issued \$400,000.00 of bonds to pay old debts, and yet, though he got in that manner \$1,000,000.00 to build his streets and to pay old liabilities, he went out leaving a floating debt of nearly \$1,000,000.00, as appears from the statement in the report of the Reform Association and in Mr. Baxter's message. Mr. Baxter was Mayor in 1879, 1880, and 1881.

On May 1, 1880, he had to issue bonds for the sum of \$1,000,000.00 to pay Mr. Jacob's old debts. Mr. Baxter, according to the city book-keeper's statement, left no debt. Mr. Jacob was again Mayor in 1882, 1883, and 1884. Surely after his past experience and after Mr. Baxter's good example you would think he would leave no debt. Let us see. He issued bonds again for the sum of \$1,500,000 for streets and other municipal purposes, and still went out of office, as we learn from the message of Mr. Reed, with a debt of \$600,000. Then Mr. Reed was Mayor in 1885, 1886, and 1887. Mr. Reed, on August 1, 1886, had to issue bonds for the sum of \$500,000 to pay Mr. Jacob's old debts, and Mr. Reed made the city live within her income, and left no debt. Again Mr. Jacob was elected Mayor, and surely this time we might expect that he would not repeat his old practices; that, on the contrary, he would follow the example of Mr. Baxter and Mr. Reed, and would live within

his income; but again he came forward as an advocate of bonds, and he got \$1,500,000 in bonds for municipal purposes, and again he went out leaving a debt of \$346,363.19. After being reduced by all the taxes to which he was entitled, and by the receipts which came from Mr. Reed's tax bills, this debt amounts to \$158,570.75, for which bonds must now be issued or which you must pay with special taxes, although the money has been expended and there is nothing to show for it.

Mr. Tyler was Mayor in 1891, 1892, and 1893. He has issued no bonds, and he has not only left no floating debt, but the bookkeeper of the city assures me that there will be a balance of many thousands of dollars to Mr. Tyler's credit in the treasury.

Thus we see that in Mr. Jacob's first year bonds to the amount of \$2,076,000 were issued. In his second year bonds to the amount of \$400,000 were issued. Since 1874 every bond issued has been issued on his account. Bonds for \$1,500,000 were issued to pay his debts, and bonds for \$3,000,000 were issued to make his streets and to pay for other municipal improvements. IN OTHER WORDS, IN TEN YEARS HE SPENT, IN ADDITION TO THE TAXES, \$4,500,000. NONE OF THE OTHER MAYORS EVER ASKED OR HAD MORE THAN THE ORDINARY TAXES TO LIVE ON. When you add the interest on this \$4,500,000 debt put on us by Mr. Jacob, the whole burden amounts to \$10,200,000. That is what you and your children and your grandchildren must pay for the luxury of having had him Mayor for twelve years. Truly it is a big monument to his extravagance! Truly the poor must groan and sweat and stint themselves long days and nights to pay for his want of judgment or want of economy! The interest alone on this debt would make five miles of vitrified brick streets every year, and still the principal must be paid after the streets have been made two or three times over. Mr. Jacob made only $3\frac{1}{2}$ miles of a street a year with all his taxes, bonds, and floating debts.

THE TAX RATE.

But let us glance for a moment at the tax rate during the last twenty years. During the first six years of Mr. Jacob's administration his average tax rate was \$2.30 $\frac{1}{2}$; Mr. Baxter's average after that was \$2.14 $\frac{1}{2}$; Mr. Jacob's average tax rate in his next term after Mr. Baxter, that is, in the years 1882, 1883, and 1884, was \$2.18 $\frac{1}{2}$; Mr. Reed's rate in 1885, 1886, and 1887 was \$2.27; Mr. Jacob's average rate in 1888, 1889, and 1890 was \$2.03 $\frac{1}{2}$. He fixed the tax rate for Mr. Tyler in 1891 at \$2.17, and Mr. Tyler simply retained that rate during the years 1892 and 1893. Mr. Jacob, therefore, with a tax rate about the same as the other Mayors, with a larger tax rate than Mr. Baxter, and almost as large a rate as Mr. Reed and Tyler had, has still been the only Mayor to leave a floating debt, and the only Mayor to get the benefit of any bonds.

ASSESSMENTS.

Mr. Jacob's friends talk about the assessment being higher under Mr. Tyler than under Mr. Jacob. The assessment grows with the growth of the city. The increase in the assessment in Mr. Jacob's three years was \$6,000,000, and during Mr. Tyler's three years has been only \$8,000,000, merely a normal, healthy growth. But as the boundaries have been extended and the assessment has been increased, the police force and the fire department have been increased; the cost of constructing and cleaning streets and expanding and cleaning the sewers has been increased, and naturally the demand upon the treasury has been greater than the increased revenue from the greater assessment. But, in point of fact, as I have shown you, Mr. Jacob received \$542,144.45 more than Mr. Tyler, and yet Mr. Jacob has left a net debt of \$158,570.75, while Mr. Tyler will have a

surplus in the treasury. In other words, Mr. Jacob spent more than \$700,715.20 in excess of the amount spent by Mr. Tyler.

THE COST OF POLICE UNDER TYLER.

But the friends of Mr. Jacob say that Mr. Tyler's expenditures for the police department and the fire department have been greater. Let us look at that a moment. The cost of the police department under Mr. Tyler has been \$83,200.57 greater than under Mr. Jacob. This increase is due not to any increase in wages, but simply to the fact that Mr. Tyler has observed the ordinance passed during Mr. Jacob's term, and has increased the number of patrolmen for the protection of the city. Nobody would have the number of policemen reduced so long as we can fairly pay for them. Even at the best we have not enough policemen for our proper protection.

THE COST OF FIRE DEPARTMENT.

As to the fire department, the difference between Mr. Jacob and Mr. Tyler is simply \$158,977.40, which was made necessary by the new engine houses that were demanded by the people in the outlying districts of the city. I have an exact statement showing every dollar of that increase. Five extra companies were put into service for the protection of the people, namely, the Stoll Hook and Ladder Company, the Pflanz Hook and Ladder Company, the Mayer Engine Company, the Water Tower, and the Aerial Hook and Ladder Company. The building of these houses and the payment of the salaries of the new men at the regular rates, and the equipment of the houses, cost exactly the difference in expenditure between Mr. Tyler and Mr. Jacob. The wages of the men were not increased. Everybody wants better protection from fire and more engines, so long as we are keeping within our income and are not paying exorbitant salaries.

THE PAYMENTS TO THE SINKING FUND.

Mr. Jacob, it is said, has paid more during his three years to the Sinking Fund than Mr. Tyler has paid. Heaven knows he ought to have paid more! Surely every father should be willing to pay more than other people pay for the maintenance of his offspring, no matter how ugly and burdensome it may be. As the Hon. Albert S. Willis, some years ago, was making a speech on the beauties of Louisville, at a banquet at the Galt House in this city, and after he had named over various admirable objects like the Court House, City Hall, etc., Dr. Lunsford P. Yandell, one of our able, celebrated physicians whom we all regretted to lose, tried to help Mr. Willis by suggesting Cave Hill Cemetery. Mr. Willis quickly added: "And then, as my brilliant friend Dr. Yandell suggests, we have Cave Hill Cemetery. He above all others has a right to suggest that beautiful cemetery, for nobody has done more than ~~he~~ to fill it." Nobody has done more than Mr. Jacob to make the debt, and nobody should do more to extinguish it. But the statement of the friends of Mr. Jacob is misleading. In giving the amount paid to the Sinking Fund by Mr. Tyler, five months of Mr. Tyler's term are omitted. At the end of the last five months of his term the amount paid into the Sinking Fund by him will be as great as that paid in by Mr. Jacob.

THE CITY HOSPITAL REPAIRS.

But they tell us much about the City Hospital repairs, which cost far more than the McDonald Bros., responsible and honorable architects of this city, had allowed in their estimates. Mr. Tyler, like any other man, relied upon the judg-

ment of these experts of high standing in the community. There is not a business man in the city who would not have done the same. But the money spent on the City Hospital was spent under the supervision of a committee consisting of Messrs. Charles Grainger, Albert Stoll, Louis T. Davidson, Isaac Hartfield, Wm. Mayer, Dr. Wiley Rogers, and Dr. T. P. Satterwhite. They are men who have the confidence and esteem of our people, and on them, in conjunction with the Mayor, was put the responsibility of deciding all questions concerning the repairing or rebuilding of the hospital. Some of them are said to be Mr. Jacob's friends. None of them can throw any blame upon Mr. Tyler. He and they together have done the best they could, and, though their estimate was exceeded, they did splendid work and have given us a fine building, whereas the old building in its decay was a disgrace to the city and a stain on our honor. A new building, as good as the one we have, would have cost far more than the repairs, which have made the hospital all that could be desired.

In his message to the Council, April 28, 1890, Mr. Jacob advised that the City Hospital be torn down, or that the greater part be torn down, and that new additions be made. He said: "I believe that such pavilions as are necessary for the present use could be erected at a cost of not to exceed \$150,000, perhaps much less, and I am firmly of the opinion that an act to that effect should be passed by your honorable body, and laid before the legislature at once." Thus, you see, he recommended more bonds and \$150,000 for repairs. Mr. Tyler asked no bonds, made the repairs for \$125,000, and paid for them out of his ordinary revenue.

THE CATCH-BASIN CONTRACT.

But they talk of the catch-basin contract of Mr. Simons. That contract was made with Mr. Simons by Mr. Jacob, and was made because Mr. Simons agreed with Mr. Jacob to do the work for \$400 less every year than the city was paying for the work at that time. Since September, 1888, the catch-basins have increased 475. After Mr. Tyler became Mayor, the catch-basins were increased largely in number, but still Mr. Tyler pays not a cent more than Mr. Jacob paid for about three fourths of the basins now in existence. During the six years that Mr. Simons has had charge of the catch-basins the city of Louisville has not had a single suit for damages, and has not paid a cent as indemnity to any citizen injured by overflowing catch-basins. During the preceding seven years there were many suits brought against the city for damages caused by overflowing catch-basins, and I am told that the city paid out on that account alone more than \$20,000 damages.

ERUPTIVE HOSPITAL.

Mr. Jacob's friends complain because Mr. Tyler, at the time the Eruptive Hospital was burned, had insurance on it for only \$2,500. The Eruptive Hospital, which was built during Mr. Jacob's second administration, cost \$39,000, "but the insurance companies refused to insure it during Mr. Tyler's term for more than \$2,500." That was all they thought Mr. Jacob's expensive building was worth. Mr. Tyler got all the insurance on it that could be gotten. After it was burned he built a much larger and better hospital, with modern improvements in every department, at a cost of only \$6,300.

THE REMAINDER OF MR. JACOB'S BONDS.

Mr. Jacob, when he retired from office left contracts for uncompleted streets and sewers which Mr. Tyler had to finish. Out of the bond money received by Mr. Jacob, and consumed by his contracts, Mr. Tyler paid out for sewers \$156,-

182.23, for streets \$198,483.17, making a total sum of \$354,665.40. That money was simply paid by Mr. Tyler on Mr. Jacob's contracts. Mr. Tyler spent none of the bond money of Mr. Jacob except what was spent on some small sewers, and on this account Mr. Tyler has made contracts which will require the payment of \$20,932.61. This is the only benefit he has received from the bonds issued by Mr. Jacob.

SOME COMPARISONS BETWEEN JACOB AND TYLER.

I have had the City Engineer to send me a statement showing the relative cost of sewers under Mr. Jacob and Mr. Tyler, respectively. The comparison is as follows:

| | Under Jacob. | Under Tyler. |
|--|--------------|--------------|
| For 12-inch stoneware pipe, per lineal foot..... | \$1 42 | \$1 26 |
| For 18-inch stoneware pipe, per lineal foot..... | 2 44 | 1 62 |
| For 2-foot brick circular..... | 3 43 | 2 13 |

This comparison is made between works similar in size, construction, and location.

I have also had the City Engineer make a statement of the cost per mile of streets. Mr. Jacob, with all his taxes and all his bonds and his heavy debt, constructed in three years $10\frac{7}{10}$ miles of streets at a cost of \$1,116,576.58, or \$103,771.05 per mile. Mr. Tyler, without any bonds or debts, constructed $7\frac{9}{10}$ miles at \$44,718 per mile. Mr. Tyler, therefore, spent \$59,053 less per mile than Mr. Jacob. [See appendix for comparison by City Engineer.]

I have in my hand a copy of Letting No. 15, of March 29, 1893. It shows how Mr. Tyler has saved large sums of money by refusing to let work when the contractors made their bids unreasonably high. In this case the work would have cost \$9,395 if Mr. Tyler had given the work to the lowest bidder, but in order to avoid this exorbitant price he relet the work in Letting No. 17, of April 8, 1893, at a cost of \$6,946, thereby saving for the tax-payers on this small item alone \$2,449. This was for Baxter Avenue from the south line of Broadway to the south line of Highland Avenue.

Mr. Tyler has saved incalculable sums for the taxpayers in this way. He has never allowed the contractors to overreach the city by making exorbitant bids. In some instances, thinking the prices bid too high, he has rejected bids as many as five times before he would award *the contract*, so careful has he been of the people's money.

CITY HALL EXPENSES.

The City Hall expenses, according to figures sent me by the City Bookkeeper, were:

| | |
|--|-------------|
| Under Mr. Jacob, for 1888, 1889, and 1890..... | \$47,255 95 |
| Under Mr. Tyler, for 1891, 1892, and 1893..... | 28,549 04 |
| The saving under Mr. Tyler was..... | \$18,706 91 |

SECRET SERVICE FUND.

An ordinance, approved October 13, 1853, which is still in force, provides: "The Mayor may draw from time to time on the secret service fund for such funds as he may think necessary, not exceeding the amount of said fund, and shall keep a book specifying the sums drawn and for what purpose used, which, on request, shall be exhibited to any member of the Council for inspection."

Under this ordinance and the charter, which allows to the Mayor a secret service fund of \$1,000 per annum, it has been the duty of our Mayors, ever since Mr. Jacob became Mayor in 1873, to keep a statement of the sums used

out of this fund. At any rate, the law made it the Mayor's duty to keep a book open to inspection by the Council for the purpose of making it clear that the money of the taxpayers so appropriated was faithfully used. The money was not allowed the Mayor to enable him to give anybody alms. Mr. Jacob, I am told, drew from the secret service fund on September 30, 1888, \$1,000; on October 30, 1889, \$1,000, and on September 30, 1890, \$1,000. Mr. Reed, in 1885, did not use any of his secret service fund. He returned it to the city treasury. In 1886 he used only \$89.40 of the secret service money, and in 1887 he used \$984.90. In other words, in three years Mr. Reed used only \$1,073.10 of the secret service money. Mr. Tyler used in 1891, \$493.65 of the secret service money, and in 1892 and 1893, \$457.20. He has observed the law and preserved a statement of the money so used by him. It is singular that Mr. Jacob in his three years used more secret service money than Mr. Tyler and Mr. Reed, put together, have used in six years; and yet I have been told that Mr. Jacob has never left in the City Hall any record to show the amount of the secret service money thus used by him. While I admit Mr. Jacob's personal honesty, and by no means wish to be understood as charging upon him any thing dishonest, it does seem to me that he, as well as other Mayors, should observe the law as he finds it, and that the taxpayers are entitled to know something at least of the manner in which their money is spent. It is undoubtedly a matter for just criticism of Mr. Jacob's administration that he used \$3,000 of secret service money during the three years he was in office, while Mr. Reed and Mr. Tyler in six years used \$2,023.95. This may be a small matter, but it indicates unmistakably a difference in business methods and in economy in the spending of the people's money. In 1887 Judge W. B. Hoke wrote Mr. Jacob this letter:

"Louisville, November 29.

"Hon. Charles D. Jacob: I see in this morning's paper that you are reported with saying that the man who charged you with drawing \$4,000 secret service fund in three years would have to fight. I have made the charges, time and again, for three months in my speeches, and had it reported in the papers. The foundation for my charge was an examination of the books and records in the City Hall. From the records I find you went into office January 1, 1882. On February 13, 1882, Voucher No. 83 shows that you drew \$1,000; February 6, 1883, Voucher No. 72 shows that you drew \$1,000; October 30, 1883, Voucher No. 193 shows that you drew \$1,000; November 1, 1884, Voucher No. 172 shows that you drew \$1,000. This is \$4,000 inside of three years. I will submit this to any two judges now upon the bench, and let you name the two. If they do not bear me out I will withdraw from the race. Will you withdraw in case they say my statement is correct? Or I will leave it to Gen. Castleman, the chairman of your meeting, or to any two ministers in the city, and let you select them. I dare you to examine the record and then make an affidavit that it is not true. You will find the record in the Auditor's office, City Bookkeeper's office, and City Treasurer's office. I will take pleasure in going with you and showing them to you.

Very respectfully,

"W. B. Hoke."

The following is the Bookkeeper's statement of the secret service account since 1882:

| | | |
|--------|------------------------------------|---------|
| Jacob. | 1882, February 28th, received..... | \$1,000 |
| | 1883, January 31st, received..... | 1,000 |
| | 1883, October 31st, received..... | 1,000 |
| | 1884, October 31st, received..... | 1,000 |
| | Jacob used in three years..... | \$4,000 |

| | | |
|--------|---|------------|
| Reed. | 1885, October 31st, drew \$1,000, and paid same back August 31, 1886. | |
| | 1886, September 30th, drew \$1,000, and paid back \$911.60 August 31, 1887. | |
| | 1887, September 30th, drew \$1,000, and paid back \$15.30 January 31, 1888. | |
| | Reed used in three years, \$1,074.10. | |
| Jacob. | 1888, September 30th, drew | \$1,000 |
| | 1889, October 31st, drew | 1,000 |
| | 1890, September 30th, drew | 1,000 |
| | Jacob used in three years..... | \$3,000 |
| Tyler. | 1891, drew..... | \$493 65 |
| | 1892 and 1893, drew | 457 20 |
| | Tyler used in three years | \$950 85 |
| | Jacob used in six years..... | \$7,000 00 |
| | Reed and Tyler, put together, used in six years..... | 2,024 95 |

MR. JACOB'S ABUSE OF HIS OLD CHUMS.

To decoy a few simple-hearted or simple-minded persons that have short memories or little insight into human motives, Mr. Jacob's present champions are roundly abusing his old friends, Messrs. Lum Simons, Scott Newman, and Edward Hughes. This sudden air of political elevation on the part of Mr. Jacob's friends makes knowing men smile. When Mr. Jacob was elected in 1876 his great battle-cry was against the City Hall politicians, and on that cry he was elected by Main Street merchants. Many of the men who were then his staunchest supporters soon deserted him forever because he at once became friendly with the very politicians he had denounced. Those politicians were ever afterward his mainstays. They ran with him constantly, and he seemed to do every thing they expected or wanted. At any rate he gave them entire satisfaction. In his canvass in 1881 and in 1887 they helped to carry him through to victory. In the latter canvass hundreds of our most prominent citizens, many of whom had before supported him, publicly pledged themselves to vote for a Republican rather than for him. They were such men as David Frantz, jr., James G. Carter, H. T. Jefferson, and two hundred and fifty others of that kind. It was openly stated that he had been nominated at a fish-fry by the men he now defames. Before and after he was elected they rallied round him and so highly was he pleased with them that in the latter part of his term he gave them a dinner at the Pendennis Club. Mr. Simons, it is said, gave him a diamond pin, and he, Mayor Jacob, gave Major Hughes, who had been his Chief of the Fire Department eight years, a gold fireman's badge, and their hearts beat happily:

"Soft eyes look'd love to eyes which spake again,
And all went merry as a marriage bell."

When he became a candidate this time what was the first act he did? It was to visit Mr. Scott Newman and Mr. Lum Simons, and to beg their support. Here is his sweet, pathetic love-note to Mr. Scott Newman, WHICH WAS SUBSTANTIALLY THE SAME AS THE NOTE HE WROTE TO MR. LUM SIMONS:

MY DEAR MR. NEWMAN: On Saturday I announced myself as a candidate for Mayor. This morning I have commenced, for the first time, my canvass. If YOU can CONSCIENTIOUSLY support me, I shall be VERY happy. If not, it is YOUR PRIVILEGE, MY MISFORTUNE. Yours, very truly,
CHARLES D. JACOB.

Could Damon have written Pythias a tenderer missive than that? Note that he went to his DEAR Mr. Newman on the very first morning of his canvass,

treating Mr. Newman as his nearest and most valued friend ; that he regarded Mr. Newman as one who would not support even himself unless it could be done " CONSCIENTIOUSLY ; " that he conceded to Mr. Newman the " privilege " of supporting somebody else without being called a scoundrel and an " ingrate." Observe, therefore, that these men were his bosom friends (his letter witnesses how he loved them), and that he is without their help, not because he does not desire it, but simply because he can not get it, though he eagerly sought it and would jump for joy if he could get it to-day. He never changed his opinion of them until they changed their opinion of him, or rather until they found themselves committed to another man whom they could not " conscientiously " desert for him. I have no doubt they would at first have preferred to support Mr. Jacob, for they found it far easier under him than under Tyler to have their way. Nothing is more absurd than to pretend that these men ever have controlled or ever will control Mr. Tyler. His election is desired as eagerly by a big majority of the most eminent men in Louisville as by the politicians whom some envious men, some dull men, and some Jacob men are denouncing as if Mr. Tyler could be blamed for accepting what Mr. Jacob wanted and would be glad to have now, namely, their political support. Men like R. A. Robinson, John A. Carter, Arthur Peter, George Gaulbert, Judge Overton Harris, Judge Pirtle, Fred Keisker, Gotlieb Layer, Fred Leib, John Stites, Thomas Sherley, John D. Taggart, and thousands of other good citizens like them, are for Mr. Tyler because they know he has made a fine Mayor and ought to be re-elected. If such men as those can support him, not a single good man need hesitate. Besides, the Board of Public Works, and the Board of Public Safety, which will be under able, upright men, will see that the fire department, the police department, and the engineer's department are managed honestly, efficiently, and economically. There will be no questionable methods possible under good Boards, for hereafter the Mayor and his Cabinet will be directly responsible for every thing.

In addition to all this, let it not be forgotten that there are crowds of worthless and degraded men behind Mr. Jacob now—men who hope to be in the various departments under him, although they have neither character nor fitness for any thing except to live on the hard-earned taxes of industrious people. Mr. Tyler and his friends do not abuse Mr. Jacob's managers as if they were about to ruin the city. Who has said any thing against his ardent supporters, Mr. George W. Frantz, Mr. Flynn Davis, Mr. George W. Levi, Mr. Phil Hinkle, Mr. Ike Forst, and Mr. Sam Harlan? They have confidence in the friendship and gratitude of Mr. Jacob ; they are heartily for him, and they are entitled to their preference, and nobody is saying any thing against them. Mr. Jacob is their style of man ; they like him, and he is no doubt devoted to them ; that is not unnatural and nobody complains. It is their right. But why can not Mr. Tyler's supporters have the right to live and look up without kneeling to Mr. Jacob? When the talk turns to "gangs," the Jacob glass-house is in imminent danger. The solid, sober, thinking men who want good streets, cheap streets, clean streets, and every thing else well conducted without bonds or debts, are for Mr. Tyler, and they can not be fooled by any silly political cant or by ugly names or transparent masquerading. They will not be frightened by Mr. Jacob's cry of "wolf;" they will not choose his new gang because a few of his old gang are not for him now. They know Mr. Tyler has been an honest, successful, economical Mayor ; that he will be even better next time ; and that is enough to satisfy anybody. Mr. Jacob makes a great outcry now against the men he kept in office for years, and says now, because they would not promise to support him, he will turn them out. But he does not say whom he will put in their places. We know by his past record that he will not put in better men ; that he will probably put in worse men.

Mr. Tyler has said in his public letter that he will choose only men of high character and ability to serve on his boards, and these boards will have complete control of all the departments, and will have the appointment of the Chief of the Fire Department, the Chief of the Police Department, and the City Engineer. Here is a pledge for good government and a bulwark against inefficiency and corruption; here is a guaranty that we shall never again endure what we have endured under Mr. Jacob. On the other hand, Mr. Jacob does not even promise that much. He promises only to punish his old boon companions, not because they have become unfit, but because he could not get their support again. Are we to run our city simply to gratify his revenge or anybody's private spite?

THE ROSE FOOLISHNESS.

This rose-foolishness is characteristic. It shows that Mr. Jacob's friends think more of his ornaments than of his public services—that they and he are thinking more of the caprices and extravagances of the rich than of the needs of the poor, who, while wanting bread and meat and shelter, are ground down by taxes. A laboring man with a large family, or a widow with children to raise and to educate, care nothing for button-hole bouquets, but must care a great deal for low rents. This fad shows that Mr. Jacob's friends want a showy man, rather than a plain, practical man; that they love luxuries and extravagance rather than economy and thrift. All this shows what we may expect in the spending of taxes. Our money will go for fineries and fooleries, not for the substantial necessities of life.

And then to choose a yellow rose, the sign of small-pox and yellow fever and jaundice! Yet, as the secretary of the club says, there is a certain fitness in this rose. It's true Mr. Jacob is politically "in the sere and yellow leaf." Still that thing that they wear is no more like a Mareschal Neil than Mr. Jacob is like Hercules. It is a showy and yet a transparent sham. It may be that is why they chose it; but even the genuine Mareschal Neil rose, more than all others put together, is used at funerals. Its very odor is suggestive of the tomb. Its yellow color reminds you of blight and decay. It is not suggestive of purity and life; it is not suggestive of economy and thrift, but it may be entirely appropriate for a political funeral.

When I see an old man with one of these badges of mental weakness on I feel that the friends of Democracy may yet be anxious for the future of mankind. When I see a young man with this reminder of apathy and stagnation on his breast I feel that he is not animated by a love of sterling merit, but of meretricious ornament; that he is not eager to make public office a public trust, but to bow down to luxuries and mere respectability, and to ignore the teachings of experience in selecting public officers, and to treat his vote like a toy, a mere plaything of fancy. But I thank God that there are enough sober and serious men—hard-working men to whom taxes are a burden and a menace—that will have none of it, and that will wisely choose a Mayor on his record rather than on his personal beauty and luxurious adornments. Let an advocate of bonds, debts, and extravagance bedeck himself until he is finer than Solomon in all his glory. Let him choose a nosegay for his own crest and for his luxurious friends. But let the toiling masses, who want no debts and no bonds, choose for their Mayor a plain man of thrift and economy.

As I have said before, I freely grant Mr. Jacob's honesty and his captivating address, but that is not enough. There are thousands upon thousands of honest men in our factories and stores who are good men, and yet would not be able to manage a city. That is a task few men can perform. As I have pointed out, I have two great objections to Mr. Jacob: First, he is unskillful and extravagant;

secondly, he pays too little attention to the strict limitations imposed upon him by the charter and ordinances.

In the new charter it is provided that no policemen or firemen or other public officers shall be removed for political causes; that so long as such an officer is faithful to his trust he shall have a right to his political preferences; that public office is a public trust, and not the private patrimony of Mr. Jacob or of any other man; and yet, with that charter staring him in the face—with that charter before him which he will have to take an oath to uphold—Mr. Jacob has boldly said again and again on the stump that if he be elected he will turn out hundreds of men as honest as he is, and as much entitled to their political preferences as he is.

On last Wednesday evening, as appears from the *Courier-Journal* of Thursday morning, he said that for over two thousand years the saying had come down to us, "He who is not for me is against me." He said that this rule must apply now, and that those who oppose him would be thrown out, and that the first to go would be Maj. Hughes. In other words, he plainly believes that he has a right to ignore the charter; that the offices, during his term, are merely like his private property which he may use to reward his friends and to punish his enemies. Such a doctrine is preposterous to every patriotic and thoughtful man. It may be satisfactory to the men hanging about Fifth and Jefferson streets from morning to night, like buzzards hovering over carrion. That motley crew shows us what sort of men expect to become policemen and firemen under him. Go there and see some of his supporters bedecked with his badge, and say whether you would be willing to trust the lives of your wives and children to their keeping. When you see them you will think that an army of tramps has swooped down on us, and that your only safe refuge must be in the woods or in heaven.

A few years ago when the Democrats of the city were trying to elect a Democratic member of the Sinking Fund in the place of Major Wm. Tillman, a Republican, the Mayor of the city stalked into the Council Chamber, and while Mr. Henry S. Tyler was standing in his place as President of the Board of Common Council, and was about to adjourn that body in order that it might meet again, according to its own resolution, and might still maintain the Council's undoubted right to elect the members of the Sinking Fund, Mr. Jacob walked up to the President's desk and sought by personal violence to drag Henry S. Tyler down and to adjourn the Council until the next month, which would be after the time within which the General Council, as the representatives of the people, could elect members of the Sinking Fund. Mr. Jacob wanted to enable the Sinking Fund Commissioners to do as they had done for many years past, that is to re-elect his friend, Maj. Wm. Tillman, Cashier of the late lamented Falls City Bank.

By the action of Mr. Jacob, which the Court of Appeals of your State has said was contrary to law, Maj. Wm. Tillman remained a Sinking Fund Commissioner until he chose to resign. Like Cromwell, the Mayor of the city tried to over-awe the Legislative Department of the city. He tried by violence to prevent Henry S. Tyler from doing his duty; but Henry S. Tyler showed them plainly enough that nobody can keep him from discharging his duty as he understands it. Mr. Jacob did not then believe that Democratic principles should have anything to do with the selection of municipal officers. To-day he is a candidate before the Democrats asking a nomination as a Democrat on a Democratic platform. The *Courier-Journal* and *Times* on Saturday, October 26, 1889, censured his high-handed proceedings in the most severe words. The former said: "Notwithstanding the revolutionary action of the Mayor in attempting to adjourn the Board of Aldermen Thursday evening, there was a joint meeting of the Board of Councilmen and six of the Aldermen last night, at which Mr. Otter, the Democratic nominee, was elected Sinking Fund Com-

missioner to succeed Maj. Tillman, Republican. There was an exciting scene when, in spite of the fact that the lower board voted to adjourn to meet October 21st, the Mayor made an effort to usurp both the powers of that body and its President and declare it adjourned to meet November 7th. President Tyler, however, *knew his rights and maintained them*, and the Council, in accordance with its own will, stands adjourned to October 31st."

The Evening Times in big black letters said :

BAULKED!

CZAR JACOB FAILS TO BULLDOZE LOUISVILLE DEMOCRACY.

His Autocratic Action Meeting Determined and Effective Resistance.

President Tyler Makes Himself Master of a
Dramatic Situation, and Backed by
Right and Law Overrides Official
Interference.

A Most Important Question Settled in a manner
Satisfactory, whether the Mayor of a City is
Larger than the People who created
Him. Democracy will not Down!

I am opposed to Mr. Jacob, not because I have any objections to him personally, but because I dislike his well-known record as Mayor, his bonds and debts, his extravagance and waste due not to a willful desire to despoil you of your property but from an inability to manage successfully your public affairs; and because he too often refuses to observe strictly the charter and ordinances of the city. I am for Mr. Tyler because he has lived within his income, he has kept his pledges, he has left no debt, while he has well maintained the public service. He has kept our streets cleaner than ever before; he has reconstructed them from the ordinary taxes; he has set apart a reasonable tax for the making of parks, and, in a few words, he has conducted our business affairs on business principles. In a contest like this I can not understand how any public-spirited, disinterested citizen, looking solely at the city's good, can have any doubt as to his duty or can fail to have the courage to vote according to his convictions.

When Henry of Navarre headed his men before his memorable battle at Ivry he did not put upon his crest any bauble or any mere nosegay—he did not bid them think of him as one who was usually bedecked with roses as he capered nimbly in some lady's chamber—but he said: "Soldiers, in to-morrow's battle, if you should lose your standard, follow my *white* plume; it will lead you to a glorious victory." So Henry S. Tyler, unpretentious, but of sterling merit, has unfolded the pure white banner of reform, and under that he seeks to lead the friends of economy and thrift, of freedom from debt, and low taxes, to a well-deserved and glorious victory on the 12th of September. That he will be elected triumphantly I have not the shadow of a doubt; and when he has been

I trust his motto will be, not to turn from the public service men merely because they failed to be at his beck and call, and to humble themselves in the dust to gratify his inordinate ambition, but that he will seek to select men for the public service without regard to their actions in this canvass, and if necessary will choose even outside his ranks those who will serve the people best. I am sure that is his wish, and I believe you will heartily say with me this night, "Success attend him!"

This time last year, fellow-citizens, I was speaking here and in Massachusetts for low taxes and Grover Cleveland. The greatest claim of Cleveland to the respect of the people is that he never disregarded the law; that he has curtailed extravagance and has declared for low, straight-forward taxes and against debts, bonds, and special privileges. He has declared for the poor tax-payers, for the humble citizens that bear most of the burdens. He is the very opposite of Mr. Jacob. Mr. Cleveland does not think a man "progressive" who disregards the law, and piles up taxes and bonds on his successors and the people. Cleveland is no holiday statesman. He is not ostentatious in his luxuries and in his personal adornment. He is a plain, practical man that lives within his income, and knows no higher honor than to observe faithfully the laws he has sworn to uphold. Think of those qualities of Mr. Cleveland. Are they not the very qualities shown by Henry S. Tyler? Is he not practical rather than showy? Does not he observe the law as he finds it? Is he not abused for his careful economies as Cleveland was abused by Republicans for his careful economies?

Again, did Cleveland say a year ago that he, if elected, would punish every man against him—that the test of fitness for office was not to be honesty, fidelity, and capacity, but merely devotion to him? Would he, against the plain letter of the law, declare that he would punish public officers and their wives and children to gratify his anger or personal ambition? Mr. Jacob says he will turn out all against him! The charter says that this shall not be done. Mr. Tyler, a few evenings ago, said upon the stump that he would not turn out a man because he was for Mr. Jacob. When he was elected Mayor in 1890, Mr. Tyler retained on the police force all the good men—even large numbers who had bitterly fought him. Which of the two characters ought to be preferred, the one who declares he will obey the law in letter and spirit, or the one who declares in advance that he will trample it under foot?

You will decide, fellow-citizens—on your consciences, I hope, you will decide—for your own sake, for your children's sake, and for the sake of this fair city, in favor of Henry S. Tyler, as you decided for Grover Cleveland. We have no right in a democratic country to treat our votes like a toy, like something of trivial importance. We are under a solemn duty to vote conscientiously—to vote for the best man, not to vote merely for an acquaintance, or a friend, or a "nice gentleman," because he is polite to us, or because we admire his superficial qualities. Conscience is often tricked or stifled—men try to find excuses for avoiding a plain duty and for doing the wrong thing on flimsy pretexts; but every conscientious vote will be cast for Henry S. Tyler. The only shield of the poor man is his vote. He is faithless to himself and his children—he invites wrong, poverty, and hard times whenever he votes for an extravagant and unthrifty Mayor. Every sensible poor man will vote for Tyler. Poor and rich alike have found him able and willing to give them an economical, clean, business-like administration, and he will be given the single indorsement he asks.

APPENDIX.

LOUISVILLE, KY., August 24, 1893.

HON. E. J. McDERMOTT.

Dear Sir: Below I give you some comparisons of the relative cost of streets built by Mr. Charles D. Jacob and Mr. Henry S. Tyler:

Cost of granite streets per square of 100 superficial feet, as per contracts let under Mr. Jacob, with broken stone for foundation:

| | |
|----------------------------------|---------|
| Cost of granite blocks..... | \$23 20 |
| Cost of work of contractors..... | 10 11 |
| Total cost of one square | \$33 31 |

Cost of granite streets on concrete foundation:

| | |
|----------------------------------|---------|
| Cost of granite blocks | \$23 20 |
| Cost of work of contractors..... | 13 90 |
| Total cost of one square | \$37 10 |

Cost of granite streets per square of 100 superficial feet, as per contracts let by Mr. Tyler, with broken stone foundation:

| | |
|----------------------------------|---------|
| Cost of granite blocks..... | \$21 68 |
| Cost of work of contractors..... | 7 50 |
| Total cost of one square | \$29 18 |

Cost of granite street on concrete foundation:

| | |
|-----------------------------------|---------|
| Cost of granite blocks..... | \$21 68 |
| Cost of work of contractors | 8 75 |
| Total cost of one square..... | \$30 43 |

Difference in cost of streets built by Mr. Tyler on broken stone foundation is \$4.13.

Difference in cost on concrete foundation built by Mr. Tyler is \$6.67 per square less than those built by Mr. Jacob.

During Mr. Tyler's administration there have been but two granite streets built on broken stone foundation, and the balance on concrete foundation, while almost every street built by Mr. Jacob was built on broken stone foundation.

The cost of asphalt paving with a five-year guarantee under Mr. Jacob's administration was \$33.33 per square of 100 superficial feet, or say a block of 420 feet long and 36 feet wide will cost \$5,039.50.

The cost of vitrified brick paving with five-year guarantee under Mr. Tyler's administration is \$17.25 per square of 100 superficial feet, the cost of the same block is \$2,608.20.

Difference in favor of brick is \$2,431.30, or 48 per cent less than asphalt.

Now then, after the contract time of the asphalt expires, the cost of repairing the street is 10 cents per square yard per year of all the asphalt laid on the street, whether the company repair one yard or one thousand yards, therefore the cost of maintaining the asphalt for five years longer on one block of street is \$832.60.

Table of cost of an asphalt pavement:

| | |
|---|------------|
| Original cost of construction..... | \$5,039 50 |
| Cost of repairs for 1st 5 years..... | 832 60 |
| “ “ 2d “ | 832 60 |
| “ “ 3d “ | 832 60 |
| “ “ 4th “ | 832 60 |
| Cost of an asphalt block for 25 years | \$8,369 90 |

And then you have an old worn out asphalt pavement on hand.

Table of cost of vitrified brick, assuming that 50 per cent of the brick will be replaced every five years:

| | |
|--------------------------------------|------------|
| Cost of original construction | \$2,608 20 |
| Cost of repairs for 1st 5 years..... | 756 00 |
| “ “ 2d “ | 756 00 |
| “ “ 3d “ | 756 00 |
| “ “ 4th “ | 756 00 |

Cost of brick pavement at the end of 25 years.....\$5,632 20

Or a difference of \$2,737.70 in favor of brick, which is home material and home labor.

Very respectfully,

CHAS. V. MEHLER,
City Engineer.

LOUISVILLE, Ky., August 24, 1893.

HON. E. J. McDERMOTT.

Dear Sir: Below please find statement showing cost of reconstructing streets with granite and asphalt under Mr. Jacob's past administration as compared with reconstructing granite and brick streets under Mr. Tyler's administration.

Streets reconstructed by Mr. Jacob:

| | |
|-------------------------------------|----------------|
| 6.98 miles of granite, costing..... | \$715,055 54 |
| 3.78 miles of asphalt, costing..... | 401,521 04 |
| 10.76 miles of streets costing..... | \$1,116,576 58 |

| | |
|---|------------------------|
| Granite streets cost..... | \$102,443 48 per mile. |
| Asphalt streets cost..... | 106,222 50 per mile. |
| Average cost of streets built by Mr. Jacob..... | 103,771 05 per mile. |

Streets reconstructed by Mr. Tyler:

| | |
|--------------------------------------|--------------|
| 4.55 miles of granite, costing..... | \$206,266 03 |
| 3.10 miles of brick, costing..... | 231,880 79 |
| .178 miles of asphalt, costing..... | 12,495 43 |
| .136 miles of bowlders, costing..... | 2,959 26 |
| 7.954 miles of streets, costing..... | \$353,511 51 |

| | |
|---------------------------|-----------------------|
| Granite streets cost..... | \$45,311 21 per mile. |
| Brick streets cost..... | 42,545 41 per mile. |
| Asphalt streets cost..... | 70,200 00 per mile. |

Yours very respectfully,

CHAS. V. MEHLER,
City Engineer.
Per S.

COMPARISON BETWEEN THE TAX BILLS OF MR. JACOB AND MR. TYLER.

| TAX RATE. | JACOB. | | | TYLER. | | |
|--------------------------|--------|--------|--------|--------|--------|--------|
| | 1888. | 1889. | 1890. | 1891. | 1892. | 1893. |
| For City Purposes | \$0 85 | \$0 85 | \$0 85 | \$0 85 | \$0 85 | \$0 85 |
| For Schools | 30 | 33½ | 33½ | 33½ | 33½ | 33½ |
| For Sinking Fund | 40 | 40 | 25 | 25 | 26 | 37 |
| For Bonds of 1883 | | 5 | 5 | 4 | 4 | |
| For Railroads..... | 27 | 15 | 15 | 13 | 10 | 5 |
| For House of Refuge..... | 4 | 4 | 4 | 4 | 3 | 2 |
| For Street Cleaning..... | 17 | 17½ | 28½ | 29 | 27 | 27 |
| For Sewer Cleaning..... | 2 | 2 | 2 | 2 | 2 | 2 |
| For New Sewers..... | | | | | 2 | 2 |
| For New Streets..... | 5 | | | 21½ | 21½ | 21½ |
| For Parks | | | | | 3 | 4 |
| Total Tax Rate | \$2 10 | \$2 02 | \$1 98 | \$2 17 | \$2 17 | \$2 17 |

MR. JACOB IN DECEMBER, 1890, FIXED THE TAX RATE FOR 1891 AT \$2.17.

| | |
|---|---------|
| The Tax Rate for 1891 was \$2 17, less 21½ for New Streets, leaving | \$1 95½ |
| The Tax Rate for 1892 was \$2.17, less 23½ for Streets, Sewers, and Parks, leaving..... | 1 90½ |
| The Tax Rate for 1893 was \$2.17, less 23½ for Streets, Sewers, Parks, and 15 for Jacob's Bonds, leaving..... | 1 74½ |

| | |
|---|---------|
| Average Tax Rate under Mr. Tyler when items have been deducted for which Mr. Jacob had no levy..... | \$1 86½ |
| Average Tax Rate under Mr. Jacob..... | 2 03½ |

STATEMENT SHOWING THE TOTAL RECEIPTS OF THE ADMINISTRATIONS OF
MR. JACOB AND MR. TYLER.

| JACOB. | | TYLER. | |
|----------------------|----------------|---------------------|----------------|
| 1888 | \$1,417,411 69 | 1891 | \$1,679,863 48 |
| 1889 | 1,403,525 75 | 1892 | 1,735,992 21 |
| 1890 | 1,454,567 86 | 1893 | 1,817,505 16 |
| Mun. Bonds..... | 1,500,000 00 | | |
| Total, 3 years | \$5,775,505 30 | Total 3 years | \$5,233,360 85 |

Mr. Jacob's Receipts, 3 years.....\$5,775,505 30

Mr. Tyler's Receipts, 3 years 5,233,360 85

Jacob received more than Tyler \$542,144 45

Mr. Jacob's indebtedness September 1, 1890, at the end of his term was \$346,363.17, which should be added to his gross receipts of \$5,775,505.30, making his total expenditures \$6,121,868.47.

TAX RATE SINCE 1873.

| | | |
|--|-----------|--------|
| | 1873..... | \$2 47 |
| | 1874..... | 2 32 |
| | 1875..... | 2 33 |
| Average for Jacob's 12 years, \$2.20½..... | 1876..... | 2 28 |
| | 1877..... | 2 25 |
| | 1878..... | 2 17 |
| | 1879..... | 2 12 |
| Average for Baxter, \$2.15..... | 1880..... | 2 17 |
| | 1881..... | 2 15 |
| Jacob | 1882..... | 2 35 |
| | 1883..... | 2 10 |
| | 1884..... | 2 10 |
| | 1885..... | 2 48 |
| Average for Reed, \$2.27..... | 1886..... | 2 30 |
| | 1887..... | 2 04 |
| | 1888..... | 2 10 |
| Jacob | 1889..... | 2 02 |
| | 1890..... | 1 98 |
| | 1891..... | 2 17 |
| Average for Tyler, \$2.17 | 1892..... | 2 17 |
| | 1893..... | 2 17 |

Mr. Jacob and the Council in December, 1890, before Mr. Tyler became Mayor, fixed the tax rate for 1891 at \$2.17. Hence Mr. Jacob was the man that raised the tax rate to \$2.17.